

CONTENTS

Section	Page
600 TEMPORARY DISABILITY INSURANCE COORDINATED WITH UNEMPLOYMENT INSURANCE.....	D-3
605 Definition of Disability.....	D-4
01—Types of disability excluded.....	D-4
02—Uninterrupted period of disability.....	D-4
610 Coverage.....	D-5
615 Financing.....	D-5
01—Type of fund.....	D-6
02—Amount of contributions.....	D-6
03—Financing benefits for disability during unemployment.....	D-7
04—Administrative costs.....	D-8
620 Benefit Provisions.....	D-8
01—Benefit year and base period.....	D-9
02—Qualifying wages or employment.....	D-9
03—Weekly benefit amount and duration of benefits.....	D-10
04—Waiting period.....	D-11
05—Part weeks of disability.....	D-11
06—Benefits under private plans.....	D-12
625 Disqualifications and Nonmonetary Eligibility Provisions.....	D-12
01—Eligibility requirements in addition to wages.....	D-12
02—Relationship to workmen's compensation.....	D-13
03—Effect of other types of income on eligibility.....	D-14
630 Administration.....	D-14

TABLES

Number	Page
DT-1 Statutory provisions of benefit formula, six temporary disability insurance laws.....	DT-2

DISABILITY

600. TEMPORARY DISABILITY INSURANCE COORDINATED WITH UNEMPLOYMENT INSURANCE

Four State programs—in California, New Jersey, Puerto Rico, and Rhode Island—administered by the State employment security agency in coordination with unemployment insurance provide benefits for unemployment due to disability. The Hawaii law is administered separately from unemployment insurance by the Temporary Disability Insurance Division of the Department of Labor and Industrial Relations, and the New York law is administered by the workmen's compensation board.¹ Since only six states have such laws, the discussion does not lend itself to presentation in tables of the type used in chapters 100 through 500.

There is no basis in Federal law for a Federal-State system of disability insurance comparable to the Federal-State system of unemployment insurance. The Social Security Act was amended in 1946, however, to provide that the amount of employee contributions to the unemployment fund of a State may be withdrawn for the payment of disability benefits. Only nine States could benefit by this provision. (See sec. 205.04.)

Rhode Island passed the first such law in 1942; California followed in 1946; New Jersey in 1948; New York in 1949; Puerto Rico in 1968; and Hawaii in 1969. In California, the benefits are called unemployment compensation disability benefits; in Hawaii, New Jersey and Rhode Island, temporary disability benefits; and in New York and Puerto Rico, disability benefits. In all cases the benefits are cash payments to replace, for a limited time, a part of the wages lost by insured workers unemployed because of sickness or injury.

California, Puerto Rico, and Rhode Island provide one program of benefits without regard to whether workers are employed, unemployed, or in noncovered employment when their disability begins. Hawaii, New Jersey and New York provide two separate systems of disability benefits, one for individuals who suffer disability while employed or shortly thereafter, and another for those who become disabled while unemployed. The New Jersey program for disability during unemployment also covers workers with base-period wages in covered employment whose disabilities begin while they are in noncovered employment; New York does not pay benefits to such workers.

¹ A seventh program, established by the Congress for the railroad industry, is not discussed here since it is solely a Federal program.

DISABILITY

605 Definition of Disability

The scope of the program depends in part on the types of disability which are compensable. The intent of the laws is to compensate for non-work-connected sickness or injury. This purpose is achieved through the definition of disability or through other eligibility conditions. (See the discussion of relationship to workmen's compensation payments, sec. 625.02.)

In general, the laws define disability in terms of the inability of an individual to perform his regular or customary work because of his physical or mental condition. The Puerto Rico law and two of the special systems for the disabled unemployed, in New Jersey and New York, contain more strict requirements with respect to disability during unemployment. The New Jersey law provides that the claimant must be unable to perform any work for remuneration, and the New York law that he must be unable to perform any work for which he is reasonably qualified by training and experience. The Puerto Rico law provides that disability during unemployment means the inability of a worker to fulfill the duties of any employment for which he is reasonably qualified by training and experience.

605.01 *Types of disability excluded.*—All the laws exclude or limit benefits for disability due to pregnancy. California provides payments only for disability which lasts more than 28 days after termination of pregnancy. New York and Puerto Rico, only for disability which occurs after a woman has worked in covered employment for at least two consecutive weeks following the termination of pregnancy. New Jersey limits payments for disability due to pregnancy to 4 weeks before the expected date of childbirth and 4 weeks after the termination of pregnancy. Rhode Island provides a lump sum payment up to \$250 upon childbirth. In Hawaii pregnancy is not compensable except when complications occur resulting in total disability.

Hawaii, New Jersey, New York, and Puerto Rico have provisions excluding payments for disability caused by willful, intentional, self-inflicted injuries, or acquired in the perpetration of an illegal act. New York also excludes disabilities due to an act of war after June 30, 1950.

605.02 *Uninterrupted period of disability.*—All of the States except Rhode Island have defined consecutive periods of disability resulting from the same or related cause or condition. California and Hawaii provide that two consecutive periods of disability as a result of the same or related cause, and separated by a period of not more than 14 days, shall be considered as one disability benefit period. New Jersey provides that such two periods shall be considered as one continuous period of disability if the individual has earned wages during such 14 days with his last employer. New York provides that

DISABILITY

two such consecutive periods of disability shall be considered as one if separated by less than 3 months; in Puerto Rico if by less than 90 days.

610 Coverage

In no State is coverage under the disability insurance program identical with that of the unemployment insurance program. In New Jersey coverage is the same except that individuals who depend on prayer or spiritual means for healing may elect not to be covered by the contribution and benefit provisions of the disability laws. In addition to this exemption, the several States have other differences in coverage from the unemployment insurance law. In California agricultural workers and employees of nonprofit hospitals are covered under the disability insurance program but not under the unemployment insurance law. Also, self-employed individuals who are not otherwise subject to the law may, under specified conditions, elect to become liable. In Hawaii coverage is the same as under the unemployment insurance law, except that small agricultural employers are covered for disability purposes but not for unemployment insurance. In New York coverage is not identical with that of either the unemployment insurance program or the workmen's compensation program. Employers of one or more workers in 30 days are covered. Maritime service and service for State governmental units now covered by the unemployment insurance law are excluded, but public authorities and municipal corporations may elect disability coverage for their employees. Individual workers who are receiving or are entitled to receive primary old-age and survivors insurance benefits may elect not to be covered by the program. In Puerto Rico firms with one or more workers are covered under the unemployment insurance law, but the disability program is limited to firms of two or more. In addition, agricultural labor and sugarcane workers are covered under the disability benefits program while only sugarcane workers are mandatorily covered under the unemployment insurance law. In Rhode Island State employees are covered by the unemployment insurance law but not by the disability law. Employees of hospitals are covered under the disability law, but not under the unemployment insurance law. Also, elected full-time town highway surveyors may elect disability coverage but may not elect to participate in the unemployment insurance program.

615 Financing

In California, New Jersey, and Rhode Island, the programs—both benefits and administration—originally were financed wholly or

DISABILITY

mainly by employee contributions which formerly went to unemployment insurance. In addition to providing that current employee contributions are deposited in the disability fund, the legislatures of these States provided for the transfer to the disability fund of some or all of the employee contributions collected under the unemployment insurance law. Hawaii, New York and Puerto Rico did not have employee contributions for unemployment insurance from which to draw.

615.01 *Type of fund.*—In Rhode Island all contributions are paid into a pooled State fund, and all benefits are paid from that fund. In California, New Jersey, and Puerto Rico, coverage under a private plan (usually with an insurance company) may be substituted for coverage under the State fund if the private plan is approved by the agency as meeting certain requirements of the law. Contributions are then paid into the private plan and benefits are paid by it, generally only for disabilities beginning during employment or shortly thereafter. In Puerto Rico benefits under a private plan also may be paid to individuals for periods of disability that begin during unemployment or while employed in noninsured work.

The Hawaii and New York laws are similar to an employer-liability law in that they require employers to take positive action to provide disability insurance for their workers—with employees contributing to the cost. In New York the employer may provide the protection through self-insurance, or through buying an insurance contract from either a private insurance company or the State insurance fund, which is a State-operated competitive carrier originally organized for workmen's compensation. There is also a special fund for disability benefits, operated by the State, for benefits to the disabled unemployed. In Hawaii an employer may provide protection through private plans with an authorized insurance carrier or through approved self-financing. In addition, there is a special State fund for unemployed workers and employees of bankrupt or non-complying employers.

615.02 *Amount of contributions.*—In California all employees covered by the State fund pay 1 percent of wages, up to \$7,400. In addition, a self-employed person in California, whose application for coverage has been approved, is required to make contributions at the rate of 1.25 percent of wages (deemed to be \$2,050 a quarter). In Rhode Island all employees (except those who have elected not to be covered on religious grounds) pay 1 percent of their wages up to \$4,800 per year for disability insurance. In New Jersey employees covered by the State fund pay 0.5 percent for disability insurance on wages up to \$3,600. Employers under the State fund pay a basic rate of 0.25 percent, subject to experience rating; an employer's rate may decrease to 0.1 percent or increase to 0.75 percent, on the basis of his reserve ratio (see sec. 220.01) and the status of the fund as a

DISABILITY

whole. Employees covered by private plans in California, New Jersey, and Puerto Rico cannot be required to pay higher contributions than they would pay to the State fund.

For benefits not exceeding statutory benefits, New York employees may be required to pay 0.5 percent on the first \$60 of weekly wages (i.e., not more than 30 cents a week); any additional costs are paid by employers. Employee contributions in Hawaii are limited to half the cost of providing benefits but not more than 0.5 percent of weekly earnings up to the annually computed taxable wage base. The balance is paid by the employer.

In Puerto Rico employees contribute 0.5 percent of wages but not more than 75 cents per week. Employers pay the difference between 1 percent of the worker's wages up to \$7,800 and the worker's contributions.

615.03 *Financing benefits for disability during unemployment.*—In Rhode Island all benefits are paid from the State fund with no distinction between disabilities beginning during employment and those beginning during unemployment. In California, where contracting out is permitted, there is no distinction between the amount of benefits payable to the employed and the unemployed, but the latter are charged to a special account in the State fund whether the workers were covered by the State plan or a private plan when employed. Each voluntary plan pays 0.12 percent into the State fund to finance benefits to persons who are either unemployed or in noncovered work at the time their period of disability commences. In Puerto Rico private plans must finance some or all of the disability benefits payable to workers for periods of disability that begin during unemployment or employment in uninsured work.

The separate New Jersey program for disability during unemployment is financed principally by interest on \$50 million of employee contributions withdrawn from the unemployment trust fund. Additional costs of such benefits may be assessed against the State fund and private plan employers, pro rata, up to 0.02 percent of taxable wages.

Hawaii levied a temporary contribution rate of 0.2 percent on the taxable wages of subject employers from July to December 1969 in order to establish the Special Disability Fund from which benefits are paid during unemployment. Additional amounts will be assessed against insurance carriers and self-insured employers, as needed.

In New York a temporary contribution from January 1 to July 1, 1950, of 0.1 percent on the first \$60 weekly wages by both employers and employees (i.e., not more than 6 cents a week each) established the fund from which benefits first were paid for disability during unemployment. This fund has been maintained at \$12 million (by

DISABILITY

statute) by interest earned by the fund, by certain fines and penalties, and, when necessary, by an assessment against all carriers including the State fund.

615.04 *Administrative costs.*—Administrative costs under five programs are paid from the contributions; in Hawaii such costs are paid from general revenue. Under the terms of the Social Security Act, employee contributions withdrawn from the unemployment trust fund are not available for payment of costs of administration. The Rhode Island law provides for crediting to the administration account 6 percent of the amounts currently collected, and New Jersey 0.08 percent of taxable wages. In California and Puerto Rico “necessary” administrative expenses, as determined by the State director of finance (California), or the Secretary of Labor (Puerto Rico), are withdrawn from the disability fund and each private plan is assessed a share of the total amount expended for added administrative work arising out of the voluntary plans.

New Jersey employers covered by the State fund pay an extra assessment for the costs of maintaining separate accounts for experience-rating purposes. In New Jersey employers with private plans are assessed the additional administrative costs attributable to private plans in proportion to covered wages, with a maximum annual assessment of 0.02 percent of wages. Included in this assessment is a prorated share of the administrative costs of the system for the unemployed.

In New York the State insurance fund as a carrier is limited to 25 percent of contributions for administrative expenses. The administrative costs to the State of the programs for both employed and unemployed workers, not including the expenses of the State fund as a carrier, are assessed against all carriers including the State fund, in proportion to covered wages, with no limit.

620 Benefit Provisions

Benefits have been payable in Rhode Island since April 1943; in California since December 1946; in New Jersey since January 1949; in New York since July 1950; in Puerto Rico since July 1969; and in Hawaii since January 1970. In New Jersey and Rhode Island the benefit formula is similar to that for unemployment insurance (Disability Table 1). In Puerto Rico the schedule is the same as that for unemployment insurance for weekly benefit amounts up to \$31. For amounts above \$31 Puerto Rico uses an annual-wage formula instead of a high-quarter formula. (For a discussion of the different types of benefit formulas see sec. 320.01.) In California, Hawaii and New York the formula is different. In all States eligibility for benefits depends

DISABILITY

on proof of disability and continuance of such disability. (See sec. 630.)

620.01 *Benefit year and base period.*—In Rhode Island a claim for disability benefits establishes a disability benefit year. As in unemployment insurance, the base period is the 52 calendar weeks ending with the second week immediately preceding the benefit year, but benefit years for unemployment and for disability run separately.

In Hawaii there is no base period but benefits are based on earnings during the four completed calendar quarters immediately preceding the first day of disability. The benefit year is the 1-year period beginning with the first week of disability for which a valid claim is filed.

In California and Puerto Rico there is no benefit year; benefit rights are determined with respect to each continuous period of disability established by a valid claim. However, Puerto Rico limits benefit rights in terms of any period of 52 consecutive calendar weeks. The base period in both States is the same as in unemployment insurance. If the claimant has an unexpired unemployment benefit year, the unemployment insurance base period is used.

New Jersey claimants who have been out of covered employment for 2 weeks or more, and are eligible for unemployment insurance except for their disability, ordinarily have an unexpired benefit year established by a claim for unemployment benefits, which is used for disability. If they do not have an established benefit year—for example, if they were in noncovered employment when the disability began—a claim for disability benefits starts a benefit year for unemployment insurance as well as for disability during unemployment. The base period is the 52 calendar weeks preceding the disability, similar to the unemployment insurance formula.

In the New York law and under the New Jersey provisions for disability during employment, there is no benefit year or base period as used in unemployment insurance. Benefit rights are limited in terms of any 52 consecutive weeks and of any 12-month period, respectively, and different periods are used to determine the weekly benefit amount and wage qualification (see below).

620.02 *Qualifying wages or employment.*—In Rhode Island and New Jersey, the wage qualification requirement is the same as for unemployment insurance. Rhode Island requires 20 weeks of employment with wages of at least \$20 in each week or \$1200 in wages in the base period, and New Jersey, 17 weeks in which wages from a covered employer were \$15 or more. Workers in California may qualify for benefits with \$300 in earnings. In Puerto Rico the wage qualifications are the same as for unemployment insurance up to \$31. Higher disability benefits are based on 1 percent of the claimant's annual wage. There is no high-quarter requirement for claimants with a weekly

DISABILITY

benefit of \$32 or more. In New York an employed individual is eligible for disability benefits after 4 consecutive weeks of employment with a subject employer and continues to be covered for 4 weeks after termination of such employment. Any unemployed individual who has not had 5 days' exempt work since his last covered employment is eligible for disability benefits (1) if he is drawing unemployment benefits at the beginning of his disability and becomes ineligible for such benefits solely because of his disability, or (2) if he has insufficient base-period wages to qualify for unemployment benefits (see Benefit Table 2) but has earned at least \$13 a week in covered employment for 20 weeks within 30 weeks prior to his last day in covered employment. In Hawaii the requirement is 14 weeks of employment with at least 20 hours in each week and wages of \$400 during the four completed calendar quarters immediately preceding the first day of disability.

620.03 Weekly benefit amount and duration of benefits.—In New Jersey, which uses the same benefit formula for unemployment insurance and temporary disability insurance, weekly benefits range from \$10 to an amount computed annually based on 50 percent of the statewide average weekly wage in the preceding calendar year. Duration for employed workers is 8+ to 26 weeks in any 12 consecutive months, depending on the number of base weeks of employment. Duration for unemployed workers is computed in the same manner, using a different period and is entirely separate from disability benefits during employment. The combined duration of benefits under disability during unemployment and under unemployment insurance is limited to 150 percent of duration for either program separately.

In California weekly benefits are based on a schedule of high-quarter wages which differs from that used for unemployment, so that at almost every level of wages, weekly benefits will be higher for disability. The duration formula for any one period of disability, however, is the same as for unemployment insurance; i.e., the lesser of 26 weeks or one-half the claimant's base-period wages.

New York bases weekly benefits on one-half of the claimant's average wages in the last 8 weeks of covered employment prior to the disability. The maximum and minimum are the same as that available under unemployment insurance. Duration is limited to 26 weeks in any 52-consecutive-week period.

Rhode Island computes weekly benefits at 55 percent of the claimant's average weekly wages plus \$3 for each dependent child under 18, or older if unable to work because of mental or physical incapacity. The maximum weekly benefit amount is computed annually at 50 percent of the State's average weekly wage in covered employment.

DISABILITY

Duration, depending on the number of weeks of employment, ranges from 12 to 26 weeks.

Puerto Rico computes the weekly benefit amount, up to \$31, according to the same schedule as that used for unemployment insurance. Weekly benefit amounts from \$32 to the maximum of \$78 are computed as 1.0 percent of annual wages. Duration is limited to 26 weeks in any 52 consecutive calendar weeks or one-half base-period wages.

In Hawaii the weekly benefit amount of a claimant whose average weekly wage is less than \$25 is his average weekly wage up to a maximum of \$14. For a claimant with an average weekly wage of \$25 or more, the weekly benefit amount is 55 percent of his average weekly wage up to the maximum for unemployment benefits; i.e., 66⅔ percent of the State average weekly wage. Duration is a uniform 26 weeks for all claimants who were in current employment at the time of disability. An unemployed claimant is paid the balance of weeks he would have been eligible for unemployment insurance benefits.

620.04 *Waiting period.*—Under the New Jersey program of benefits to the unemployed disabled, 1 week of unemployment or of disability in a benefit year satisfies the waiting-period requirement for both disability and unemployment insurance purposes. The waiting week is compensable after benefits have been paid for 3 consecutive weeks. In Rhode Island only 1 waiting week is required in the benefit year. In California, Hawaii, and New York, a waiting week of 7 consecutive days of disability is required for each continuous period of disability. In Puerto Rico an 8-day waiting period is provided; however, if a claimant is confined to the hospital within the first 3 days of disability, benefits will be payable from the first day of such confinement. A continuous period of disability is defined in the State laws as successive periods of disability due to the same or a related cause separated by not more than 14 days in California and New Jersey, and by less than 3 months in New York and Puerto Rico. In California no waiting period is required to establish eligibility for hospital payments or for disability benefits during the disability which caused the hospitalization.

In the New York program for compensating individuals who would be eligible for unemployment insurance if it were not for their disability, only the waiting week of unemployment which established eligibility for unemployment benefits is required.

620.05 *Part weeks of disability.*—In the disability programs benefits are paid for part weeks on a different basis from partial unemployment, except in the New Jersey program for compensating disability during unemployment. Rhode Island pays at the rate of one-fifth of the weekly benefit for not more than 4 days of disability following 2 consecutive weeks for which benefits were paid, if the

DISABILITY

disability ends prior to the end of a benefit week. California, New Jersey, and Puerto Rico compensate at one-seventh of the weekly benefit for consecutive days of disability following a waiting week or compensable week. Hawaii and New York compute a daily rate on the basis of the normal number of workdays per week.

620.06 *Benefits under private plans.*—The California law requires that private plans provide benefit rights at least equal to those under the State plan in all respects, and greater in at least one respect. In Hawaii, New Jersey, and Puerto Rico, private plan benefits must be at least as favorable as those under the State plans. Hawaii permits deviation from statutory benefits if the benefits provided under the private plan are actuarially equal or better. In New York adherence to a statutory formula is not required whether workers are insured with the State fund or with a private carrier. Benefits must be actuarially equivalent to the statutory formula. Cash benefits in the formula outlined above may be reduced if the plan of insurance includes a shorter waiting period or other benefits, such as hospitalization benefits; weekly benefits may be less than 50 percent of wages if maximum duration is more than 26 weeks. Employees may be required to pay more than 0.5 percent if additional benefits warrant the extra cost.

625 Disqualifications and Nonmonetary Eligibility Provisions

625.01 *Eligibility requirements in addition to wages.*—Under all the programs claimants must be unemployed because of disability, and they may be declared ineligible if they withdrew from the labor force for reasons other than disability. A disability claimant in Hawaii must be in current employment; i.e., an individual who was performing regular service not longer than 2 weeks prior to the onset of the disability and who would have continued in employment but for the disability. In addition, a disability claimant is ineligible for benefits for any period in which he would be disqualified for unemployment insurance because of a labor dispute or for any period in which he performed work for remuneration, was unemployed because of an intentional self-inflicted injury, or attempted to obtain benefits through fraud. New Jersey and Hawaii claimants for disability during unemployment must meet all the requirements for unemployment insurance except ability to work; they are not eligible for disability benefits for any week of disability more than 26 weeks after the last week of covered employment. New Jersey claimants for benefits for disability beginning during employment are also ineligible if they would be disqualified for unemployment insurance benefits because of a labor dispute, unless the disability began before the disqualification. A California claimant who has been neither employed nor registered at a public employment office for more than 3 months prior to the beginning of

DISABILITY

the disability must prove that his unemployment is caused by disability and not by withdrawal from the labor force. A claimant who has been disqualified from unemployment insurance is presumed to be disqualified from disability benefits for such weeks unless he establishes that he is suffering a bona fide illness or injury and the agency finds that there is good cause for paying such benefits. If he would be disqualified for unemployment insurance because of a labor dispute, he is disqualified for disability benefits unless the disability did not arise out of the dispute and either is the result of an accident or requires hospitalization.

Although the benefit formula in New York is not related to the benefit formula for unemployment insurance, individuals who are or would be disqualified from unemployment insurance benefits are disqualified from disability insurance benefits.

625.02 *Relationship to workmen's compensation.*—None of the laws is intended to replace workmen's compensation, although the relationship between the two programs differs.

In California and Puerto Rico, a claimant who is receiving or is entitled to receive workmen's compensation for the same temporary disability is not eligible for disability benefits unless the disability benefit is higher than the weekly workmen's compensation payment; in that case, he is entitled to the difference from the disability fund. If his eligibility for workmen's compensation has not been determined, he may receive disability benefits subject to reimbursement from any workmen's compensation benefits subsequently awarded for that week. Full benefits are payable irrespective of cash payments under a workmen's compensation law for permanent disability.

Hawaii does not permit duplication of benefits unless a claimant is receiving workmen's compensation payments for permanent partial or total disability previously incurred. However, if a claimant's right to benefits under workmen's compensation is seriously disputed, the individual may receive disability benefits until his disability becomes compensable under workmen's compensation.

In New Jersey both the definition of disability and the eligibility conditions exclude disability benefits for any week for which workmen's compensation, other than for permanent partial disability, is payable. However, if a claim for workmen's compensation is contested, temporary disability benefits may be paid to an otherwise eligible claimant until his disability becomes compensable under the workmen's compensation law.

The New York law defines disability to exclude illnesses or accidents arising out of or in the course of employment, whether or not workmen's compensation is payable. It further provides that no benefits are payable for any period with respect to which workmen's

DISABILITY

compensation, other than permanent partial benefits for a prior disability, is paid or payable.

625.03 *Effect of other types of income on eligibility.*—Other types of income which affect eligibility include wages, employer pensions, and old-age and survivors insurance benefits.

In Rhode Island a claimant who is not working because of illness is eligible for benefits even though he is receiving regular wages or a part thereof. New Jersey and Puerto Rico take such wages into account and limit the total of wages and benefits to the claimant's weekly wages immediately prior to the disability. California provides that the daily combination of such wages and disability benefits shall not exceed one-seventh of the claimant's weekly wage, excluding overtime pay, immediately prior to the disability. New York deducts from the benefits any payment from the employer or from a fund to which the employer contributes. New Jersey applies the unemployment insurance formula for partial benefits (sec. 325) to claimants receiving disability benefits during unemployment. In New Jersey employers' pensions are deducted from disability benefits otherwise payable. In Puerto Rico pension payments to which the most recent or any base-period employer has contributed are deducted from disability benefits otherwise payable.

630 Administration

The systems of disability insurance coordinated with unemployment insurance use the same wage record procedures for both programs. Claims procedures, however, necessarily differ for unemployment insurance claimants and for claimants who are not able to work. Disability claims are filed by mail. The first claim or notice of disability is normally filed after the end of the first week of disability. All claims are sent to the central office in New Jersey and Rhode Island. In California the first claim in any period of disability is sent to the central office and, after certain processing, is transferred to 1 of the 17 area offices; continued claims are sent to the area offices. In New York employed workers file claims with their employers, and unemployed workers with the workmen's compensation board.

Under all the laws, medical certification of disability in connection with claims is required from the claimant's attending doctor, with minor differences in the types of medical personnel permitted to certify. California and Hawaii accept certification from an authorized religious practitioner with respect to the illness of a member of his group. All the laws give the agency authority to require claimants, without cost to themselves, to submit to examinations by a legally licensed physician designated by it.

DISABILITY

Claimants who are dissatisfied with determinations on their disability claims have the right to appeal in all States. In the States with disability and unemployment insurance coordinated, the appeal is to the unemployment insurance appeal bodies (secs. 515-515.02); in New York, to the workmen's compensation board; and in Hawaii to the referee for temporary disability benefits. In the States with private plans, a private-plan claimant may also appeal to the State unemployment appeal tribunal.

D-15

Rev. January 1970

DISABILITY

DT-1.—Statutory provisions of benefit formula.

Provisions (1)	California (2)	Hawaii		New Jersey
		Employed workers (3)	Unemployed workers (4)	Employed workers (5)
Benefit formula.	Differs from UI.....	Differs from UI.....	Same as UI.....	Similar to UI.....
Benefit year.	No benefit year. Rights determined with respect to "Disability benefit period;" i.e., continuous period of disability established by valid claim.	One year period beginning with first week of disability for which a valid claim is filed.	UI Benefit year...	No benefit year but statutory minimum and maximum benefits in any 12-month period.
Base period.	Without unexpired UI benefit year: first 4 of last 5 calendar quarters preceding disability beginning 2d or 3d month of quarter; or first 4 of last 6 quarters preceding disability beginning in 1st month of quarter. With unexpired UI benefit year: UI base period.	None. See below for Period used for qualifying employment and wba.	UI Base period....	52 calendar weeks immediately preceding calendar week in which period of disability began.
Qualifying wages or employment.	Flat \$300.....	14 weeks of employment with at least 20 hours in each week and wages of \$400 during the 4 completed calendar quarters immediately preceding the first day of disability.		17 base weeks of employment. Base week is week in which wages from 1 employer were \$15 or more.
Weekly benefit amount.	\$25-\$87 based on schedule of high quarter wages. For almost any amount of high-quarter wages, will be higher for disability insurance than for UI. ¹	\$14-\$78. For an aww of less than \$25, wba is the aww up to a maximum of \$14. If aww is \$25 or more, wba is 65 percent of aww with a maximum of 66 2/3 percent of aww.	Same as UI.....	\$10-\$69 (based on schedule of aww). Aww determined by dividing wages from 1 employer during base weeks in 8 weeks preceding disability by number of such base weeks. If less than average using all employment during last 8 weeks, use earnings from all employers.

Footnotes at end of table.

DT-2

Rev. January 1970

DISABILITY

6 temporary disability insurance laws ¹

New Jersey	New York		Puerto Rico	Rhode Island
Unemployed workers (6)	Employed workers (7)	Unemployed workers (8)	(9)	(10)
Same as UI.	Completely different from UI.		Same as UI for agricultural and nonagricultural workers up to a wba of \$31.	Same as UI.
Individual, beginning with valid claim. Valid claim for either disability during unemployment or for UI establishes benefit year for both.	No benefit year; maximum benefit limited in terms of any 52 consec. weeks.		No benefit year; maximum benefit limited in terms of any 52 consec. weeks.	Individual, beginning with valid claim for disability insurance.
52 calendar weeks ending with 2d week immediately preceding individual's benefit year.	No base period as used in UI. See below for period used for qualifying employment and wba.		Without unexpired UI benefit year: first 4 of last 5 completed calendar quarters immediately preceding first day of disability. With unexpired UI benefit year: UI base period.	52 calendar weeks ending with 2d week immediately preceding benefit year.
17 weeks of employment. Base week is week in which wages from employer were \$15 or more.	4 or more consec. weeks or covered employment for 1 employer (or 25 days regular part-time employment) prior to commencement of disability.	2 categories of unemployed workers: (1) earned qualifying wages for UI, i.e., averaged at least \$15 a week in 20 weeks of employment in 52 weeks preceding (a) beginning of a UI benefit year; or (2) not eligible under (1) but earned \$13 in covered employment in each of 20 weeks within 30 weeks preceding last day worked in covered employment.	Flat \$150 in base period.	20 credit weeks or \$1200 in base-period wages. (Credit week is week in which wages were \$20 or more.)
\$10-\$69 (based on schedule of aww). Aww determined by dividing wages from 1 employer in all base weeks by number of base weeks. If not 17 base weeks with any 1 employer, average base weeks with all employers.	\$20-\$65 on basis of one-half aww in last 8 weeks in covered employment prior to commencement of disability. If average is less than \$20, weekly benefit is average wage.		Agricultural workers: \$7-\$20 based on annual earnings the same as UI. Nonagricultural workers: \$7-\$78. Up to \$31, same high-quarter and base-period wages as UI. For wba of \$32 and over, 1 percent of annual wages.	\$12-\$56 (55 percent of individual aww up to 80 percent of States' aww in preceding calendar year, plus \$3 per dependent child—up to \$12).

DISABILITY

DT-1.—Statutory provisions of benefit formula,

Provisions (1)	California (2)	Hawaii		New Jersey
		Employed workers (3)	Unemployed workers (4)	Employed workers (5)
Duration....	6-26 weeks, \$150-\$2,262 computed as lesser of 26 x wba or $\frac{1}{2}$ base-period wages. Duration separate from UI.	Uniform 26 weeks in a benefit year.	Balance of weeks the claimant would have been eligible for benefits in his UI benefit year.	12+-26 weeks, \$128-\$1,612 computed as lesser of 26 x wba or $\frac{1}{4}$ base-period wages. Limit applies to benefits in any 12 consec. month period. Duration separate from UI and from benefits as an unemployed disabled worker.
Waiting period.	7 consec. days of disability at beginning of each uninterrupted period of disability. See below.	7 consec. days of disability at beginning of each uninterrupted period of disability.		7 consec. days of disability at beginning of each uninterrupted period of disability. ⁴ See below.
Uninterrupted period of disability.	Consec. periods of disability due to same or related cause and separated by not more than 14 days.	Consec. periods of disability due to same or related cause and not separated by an interval of more than 2 weeks.		Consec. periods of disability due to same or related cause and separated by not more than 14 days if individual earned wages from his last employer during the 14-day period.
Part weeks of disability.	Benefits paid for each day of disability in excess of 7 in a spell at rate of $\frac{1}{4}$ wba.	Daily benefit amount computed on basis of normal number of work-days per week.	Same as UI.....	Benefits paid for each day of disability in excess of 7 in a spell at rate of $\frac{1}{4}$ wba; payment for part week rounded to next higher dollar.

¹ The following abbreviations are used in this table: unemployment insurance—UI; weekly benefit amount—wba; consecutive-consec; average weekly wage—aww.

² Or averaged at least \$15 a week in 15 weeks in last 52-week period and in 40 weeks in last 104-week period.

³ Minimum weeks of benefits and minimum annual benefits may be less for individuals qualifying under alternative provision (\$1,200) with fewer than 20 credit weeks.

DT-4

Rev. January 1970

DISABILITY

6 temporary disability insurance laws¹

New Jersey	New York		Puerto Rico	Rhode Island
Unemployed workers (6)	Employed workers (7)	Unemployed workers (8)	(9)	(10)
12+26 weeks, \$128-\$1,612 computed as higher of $\frac{1}{2}$ base-period wages or $\frac{1}{4}$ base weeks, but not more than 26 x wba. Duration under UI and disability during unemployment limited to 180 percent of duration for either program separately.	Uniform potential 26 weeks in any 52 consec. weeks or, for any single period of disability, \$620 (or less if wba is less than \$20)-\$1,690. Duration separate from UI.		Lesser of 26 weeks in any 52 consec. weeks or $\frac{1}{2}$ base-period wages.	12-26 weeks + \$144-\$1,378 computed as $\frac{3}{4}$ credit weeks plus dependents' allowances, if any.
7 consec. days of disability or 1 week of unemployment in benefit year satisfies waiting-period requirement for both UI and disability during unemployment. ⁴	7 consec. days of disability at beginning of each uninterrupted period of disability. See below.	If UI claimant, no other waiting period than that for UI; if not qualified for UI, 7 consec. days of disability at beginning of each uninterrupted period of disability. See below.	7 consec. days of disability at beginning of each uninterrupted period of disability. See below.	7 consec. days of disability at beginning of benefit year.
	Consec. periods of disability caused by the same or related injury or sickness, if separated by less than 3 months.		Consec. periods of disability caused by same or related illness or injury, if separated by less than 90 days.	
Payment for part weeks of disability combined with employment paid according to UI formula for partial benefits. Full week of disability and unemployment paid at full wba from disability account.	Benefits paid for each day of disability in excess of 7 in a spell. Daily benefit computed on basis of normal number of work days per week.	Daily benefit computed as if normal work-week were Monday through Friday.	Benefits payable for each day of disability in excess of 7 consec. days computed as $\frac{1}{2}$ wba rounded to higher dollar.	Benefits paid for part week of disability following waiting period or 2 compensable weeks at rate of $\frac{1}{4}$ wba for each workday up to $\frac{1}{2}$ wba rounded to next higher dollar.

⁴ Waiting week is compensable after benefits have been paid for 3 consecutive weeks.

⁵ Also provides hospital benefits of \$12 a day for 20 days in any one benefit period. No waiting period required for these benefits or for regular benefits for hospitalized claimant.